

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

In re:

(1) **Amber Denan Minter**  
xxx-xx-6759

Case No.

(2)

Chapter 13

Debtor(s)

CHAPTER 13 PLAN

ADDRESS: (1) 1092 Cortona Pl (2)  
Cordova TN 38018

PLAN PAYMENT:

DEBTOR (1) shall pay \$426.00 ( x ) weekly, ( ) every two weeks, ( ) semi-monthly, or ( ) monthly, by:

( ) PAYROLL DEDUCTION from: \_\_\_\_\_ OR ( x ) DIRECT PAY.

DEBTOR (2) shall pay \$ \_\_\_\_\_ ( ) weekly, ( ) every two weeks, ( ) semi-monthly, or ( ) monthly, by:

( ) PAYROLL DEDUCTION from: \_\_\_\_\_ OR ( ) DIRECT PAY.

1. THIS PLAN [Rule 3015.1 Notice]:

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] ( ) YES ( X ) NO

(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON VALUATION  
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8] ( X ) YES ( ) NO

(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12] ( ) YES ( X ) NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: ( ) Included in Plan; OR ( X ) Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT: Paid by: ( ) Debtor(s) directly, ( ) Wage Assignment, OR ( ) Trustee to:

_____	; ongoing payment begins _____	Monthly Plan Payment
_____	Approximate arrearage: _____	\$ _____
_____	; ongoing payment begins _____	\$ _____
_____	Approximate arrearage: _____	\$ _____

5. PRIORITY CLAIMS:

Value of Claim	Monthly Plan Payment
_____	\$ _____
_____	\$ _____

6. HOME MORTGAGE CLAIMS: ( ) Paid directly by Debtor(s); OR ( X ) Paid by Trustee to:

Freedom Mortgage	; ongoing payment begins <u>June 1, 2020</u>	Monthly Plan Payment
Approximate arrearage: <u>\$20,425.00</u>	Interest _____ %	\$954.75
_____	; ongoing payment begins _____	\$345.00
Approximate arrearage: _____	Interest _____ %	\$ _____

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)]	Value of Collateral	Rate of Interest	Monthly Plan Payment
Inova Federal Credit Union	<u>\$18,000.00</u>	_____ %	\$300.00
_____	_____	_____ %	\$ _____
_____	_____	_____ %	\$ _____

**8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS**

**FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:**

[Retain lien 11 U.S.C. § 1325 (a)]

Value of

Claim

Rate of

Interest

Monthly

Plan Payment

_____	_____	_____%	\$ _____
_____	_____	_____%	\$ _____
_____	_____	_____%	\$ _____

**9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALY REASONABLE DISPOSAL OF COLLATERAL:**

Conn Appliances Inc.

Collateral: Sofa

Collateral: \_\_\_\_\_

**10. SPECIAL CLASS UNSECURED CLAIMS:**

Value of

Claim

Rate of

Interest

Monthly

Plan Payment

<u>Shelby County General Sessions CR</u>	<u>\$191.50</u>	_____%	<u>\$4.00</u>
_____	_____	_____%	\$ _____

**11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:**

( ) Not provided for

**OR** ( ) General unsecured creditor

( ) Not provided for

**OR** ( ) General unsecured creditor

**12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):**

**13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILE CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.**

**14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS:** \$ 29,796.42.

**15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**

( x ) 2%, **OR**,

**(X) THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.**

**16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:**

Progressive Leasing

( ) Assumes

**OR** ( x ) Rejects.

( ) Assumes

**OR** ( ) Rejects.

**17. COMPLETION:** Plan shall be completed upon payment of the above, approximately sixty (60) months.

**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.**

**19. NON-STANDARD PROVISION(S):**

\_\_\_\_\_  
\_\_\_\_\_

**ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.**

**20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.**

/s/ S. Jonathan Garrett

**Debtor(s)' Attorney Signature**

**DATE: February 11, 2020**

S. Jonathan Garrett (BPR#019389) Attorney for Debtor

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